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DATE: March 7, 2000

TO: Patent Examiner Richard W. Hess

LOCATION Art Unit: 2764

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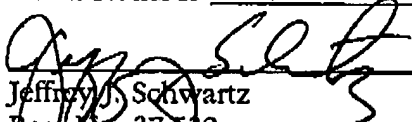
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FACSIMILE NO.: 703/308-1396

NUMBER OF PAGES: Cover + 7

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: SINCLAIR
SERIAL NO.: 09/247,222 ART UNIT: 2764
FILED: February 10, 1999 EXAMINER: Hess, R.
FOR: COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR
SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY
LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK

Assistant Commissioner for Patents
Washington, D.C. 20231

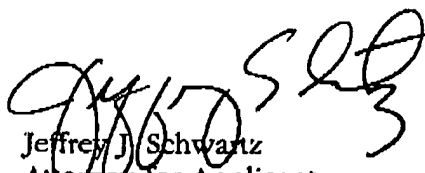
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Sir:

Enclosed please find a Response to be filed in the United States Patent and Trademark Office in the above-referenced patent application. If the accompanying paper is received after any applicable due date, Petition for Extension of Time under 37 C.F.R. §1.136 is hereby made.

If there are any fees due in connection with this matter, please charge Applicant's Deposit Account No. 01-0265.

Respectfully submitted,


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